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JAN 31 2022

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CLERK, U.S. DISTRICT COURT

NORTHERN DISTRICT OF CALIFORNIA

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Dear Sir / Madam / Your Honor

I object to the settlement for the following case:

*In re Plaid Inc. Privacy Litigation*, the case number is 4:20-cv-03056 - DMR

I believe I am a class member based on 3 things. 1) My receipt of information from the lawyers in this case stating that I am a member of the class settlement (Notice ID: PLD1025387226 Confirmation Code: 6A1586F0AA). 2) My own recollection of having used plaid repeatedly between January 2013, and November 2021, and 3) The plaid dashboard (at my.plaid.com) indicates that I have accounts and connections via the service.

My full name is Colin Larimer Rice, My mailing address is 155 Washington St, Apt 714, Jersey City, NJ, 07302. My email address for the purposes of this correspondence is plaidsettlementobjection@daedrum.net.

My objection to this settlement is over the unethical behaviour of the attorneys involved.

My first objection is that the settlement website (<https://www.plaidsettlement.com/>), does not enumerate the lawyers fees or the amount of potential claimants. As is typical in american settlement cases - the lawyers fees per person amount to a usurious fraction, and the payouts per person are trivial. In this case, with a 10 million number of claimants, and a 30% lawyer fee (both of which I believe are conservative numbers and are undisclosed in the settlement website) amounts to less than a 5\$ payout. This is so small that suing in small claims court would be better for the average american. Quite frankly, this amount of money is likely to be so small, that I may lose money on the literal letter I could use to send the letter in to accept the settlement. This has proven to be true in every single settlement claim I've been involved with, so I despair that this claim will be different.

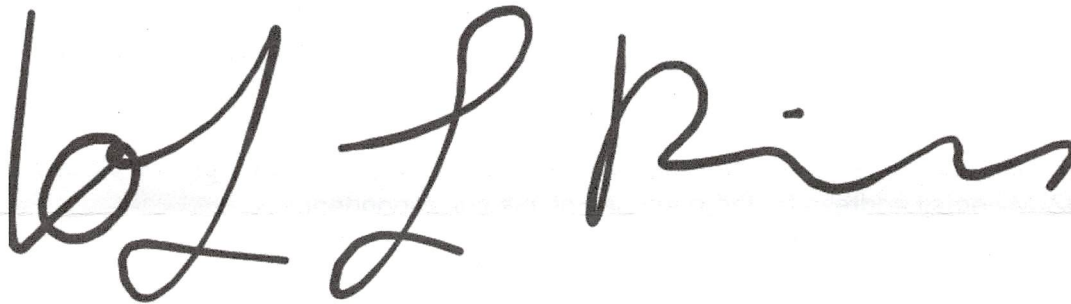
Additionally, I believe that the lawyers involved in this case are behaving unethically in their settlement outreach + acceptance. In order to sign up for this settlement - one may go online to <https://www.plaidsettlement.com/> and electronically register your acceptance of the settlement. Additionally, the lawyers reached out to me, a claimant, digitally via the email system. However, to reject the settlement, one must fill out a paper letter and mail it in. This unequal treatment 1) allows lawyers to increase their fees by making it harder for claimants to remove themselves from the settlement, 2) shows the clear bias of the lawyers involved as to which action they would prefer claimants take. It must be as simple for a claimant to reject a settlement as to accept it. There must not be bias in the behaviour of lawyers attempting to represent unknown claimants - particularly those who may not be familiar with the legal system.

I urge the court to reject this settlement and force a new one to be made which clearly discloses the lawyers fees, the number of settlements, includes a reasonable amount of money (>100\$ per potential claimant), and allows for claimants to join or exit the settlement via the same

methods in a non prejudicial manner. Additionally - I urge the court to refer the lawyers in this case to their respective ethics boards for unethical behaviour.

On a personal note - My largest loss via class action settlement was roughly 6 figures of wage suppression, which provided a <5\$ payout due to unclear settlement notices.

Thank you for your consideration

A handwritten signature in black ink, appearing to read "Vol L Rins". The signature is fluid and cursive, with the first part "Vol" being more distinct than the last part "Rins".

I will not be attending the Final Approval Hearing in person, or via an attorney representing me.

If my letter is insufficient to be presented to the court, please inform me via email as I would like to 1) amend it to be sufficient for presentation to the court, and 2) attach additional unethical actions by the lawyers, re: inability to correctly instruct claimants on how to object to the settlement.

# CERTIFIED MAIL

505809.25.24PRI  
Colin Rice  
135 Washington St  
Apt 714  
Jersey City, NJ 07302

USPS CERTIFIED MAIL™



9214 8901 3247 3400 1547 0807 50

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Clerk of Court, US District Court  
for the Northern District of California  
1301 Clay Street  
Oakland, CA 94612

SIGNATURE REQUIRED PER DMM 3.1.1

